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| APPLICATION NO. | FILING DATE | FIRST NAMED INVENTOR | ATTORNEY DOCKET NO. | CONFIRMATION NO. |
| 09/854,233 | 05/10/2001 | Srihari Kumar | P3970 | 8605 |
| 24739 | 7590 | 03/06/2009 | EXAMINER | |
| CENTRAL COAST PATENT AGENCY, INC 3 HANGAR WAY SUITE D WATSONVILLE, CA 95076 | | | HAVAN, THU THAO | |
| ART UNIT | PAPER NUMBER | | | |
| | | 3695 | | |
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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

| | | |
|------------------------------|----------------------------|------------------|
| Office Action Summary | Application No. | Applicant(s) |
| | 09/854,233 | KUMAR ET AL. |
| | Examiner THU-THAO HAVAN | Art Unit 3695 |

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If no period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).

Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(o).

Status

1) Responsive to communication(s) filed on 20 November 2008.

2a) This action is **FINAL**. 2b) This action is non-final.

3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) Claim(s) 1-8,13-15,18-23 and 25-27 is/are pending in the application.

4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5) Claim(s) _____ is/are allowed.

6) Claim(s) 1-8, 13-15, 18-23, and 25-27 is/are rejected.

7) Claim(s) _____ is/are objected to.

8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9) The specification is objected to by the Examiner.

10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.

Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a) All b) Some * c) None of:

1. Certified copies of the priority documents have been received.
2. Certified copies of the priority documents have been received in Application No. _____.
3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) Notice of References Cited (PTO-892)
 2) Notice of Draftsperson's Patent Drawing Review (PTO-948)
 3) Information Disclosure Statement(s) (PTO/SB/08)
 Paper No(s)/Mail Date _____

4) Interview Summary (PTO-413)
 Paper No(s)/Mail Date _____

5) Notice of Informal Patent Application
 6) Other: _____

Detailed Action

Response to Amendment

Claims 1-8, 13-15, 18-23, and 25-27 are pending. This action is in response to the remarks received November 20, 2008.

Response to Arguments

The rejection of claims 1-8, 13-15, 18-23, and 25-27 are rejected under 35 U.S.C. 102(e) as being anticipated by Starr (US 6,606,606) is maintained.

Applicant's arguments filed November 20, 2008 have been fully considered but they are not persuasive.

In response to the arguments concerning the previously rejected claims the following comments are made:

A.) In response to applicant's arguments, the recitation more than one electronic interface accessible to the user is provided has not been given patentable weight because the recitation occurs in the preamble. A preamble is generally not accorded any patentable weight where it merely recites the purpose of a process or the intended use of a structure, and where the body of the claim does not depend on the preamble for completeness but, instead, the process steps or structural limitations are able to stand alone. See *In re Hirao*, 535 F.2d 67, 190 USPQ 15 (CCPA 1976) and *Kropa v. Robie*, 187 F.2d 150, 152, 88 USPQ 478, 481 (CCPA 1951).

B.) Applicant alleges that the prior art made of record fails to teach main interface for registering all user accounts. The examiner disagrees with applicant's representative

since Starr teaches main interface for registering all user accounts when he discloses login process (col. 10, lines 4-12; figs. 4-5). In other words, Starr teaches a login data for accessing an on-line financial service provided by the financial service provider. The login of can include a telephone number, user account identifier, password, or any other information necessary for the server to act as the subscriber's proxy in accessing the online financial services provided by the financial service provider.

C.) Applicant alleges that the prior art made of record fails to teach cobranded electronic interface supported by back-end software, the cobranded interface. The examiner disagrees with applicant's representative since Starr cobranded electronic interface supported by back-end software, the cobranded interface when he discloses information stored within a database (col. 9, lines 20-45). In other words, Starr teaches instruction generator employs the information stored within a database to generate instructions for the financial service provider.

D.) Applicant alleges that the prior art made of record fails to teach direct linking between the main, cobranded, and institution-specific interfaces. The examiner disagrees with applicant's representative since Starr direct linking between the main, cobranded, and institution-specific interfaces when he discloses different user interfaces (col. 6, lines 52-67). In other words, Starr teaches interface to a subscriber and the subscriber can select from the interface a financial transaction to perform, wherein the selected transaction involves a plurality of subtransactions, occurring between the system, and the involved financial service providers.

With regards to the claims rejected as taught by Starr, the examiner would like to point out that the reference teaches the claimed limitations and thus provides adequate support for the claimed limitations. Therefore, the examiner maintains that Starr taught the claimed limitations as restated below.

Claim Rejections - 35 USC § 102

The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless -

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

Claims **1-8, 13-15, 18-23, and 25-27** are rejected under 35 U.S.C. 102(e) as being anticipated by Starr (US 6,606,606).

Re claims **1, 13, and 20**, Starr teaches a system for updating parameters of financial transactions associated with financial services initiated and completed on behalf of or directly by a user through access to a data-packet-network into more than one electronic interface accessible to the user is provided (abstract) comprising:

a main electronic interface supported by back-end software, the main interface for registering all user accounts into at least one portfolio group, the accounts accessible in detail through the main interface (figs. 4-5);

at least one cobranded electronic interface supported by back-end software, the cobranded interface mirroring the accounts registered in the main electronic interface (col. 2, line 51 to col. 3, line 32); and

a plurality of institution-specific electronic interfaces for providing direct account registration, reporting, and maintenance specific to accounts provided by the associated institutions, characterized in that through direct linking between the main, cobranded, and institution-specific interfaces, any parameters associated with any action initiated to a specific account through any of the interfaces is immediately propagated to the other interfaces (col. 6, line 53 to col. 7, line 20).

Re claims **2, 7, 14, and 21**, Starr teaches data-packet-network is the Internet network (col. 10, lines 12-51; fig. 2).

Re claims **3, 15, 18, 22, and 25**, Starr teaches main, cobranded, and institution-specific interfaces are HTML interfaces served by file servers operating on the Internet (figs. 1-2 and 5).

Re claims **4 and 23**, and, Starr teaches back-end software supporting the main and the cobranded interfaces is the same back-end software (col. 2, line 51 to col. 3, line 3).

Re claims **5-6 and 27**, Starr teaches cross-linking between the main, cobranded, and institution-specific interfaces is accomplished through hyperlinking data within the respective interfaces (col. 4, lines 26-57).

Re claims **8, 19, and 26**, Starr teaches direct linking between the main, cobranded, and institution-specific interfaces is through embedded function (fig. 2).

Conclusion

THIS ACTION IS MADE FINAL. Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Thu Thao Havan whose telephone number is (571) 272-8111. The examiner can normally be reached on Monday-Friday from 6am-2pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Charles Kyle can be reached on (571) 272-6746. The fax phone number for the organization where this application or proceeding is assigned is (571) 273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct-uspto.gov/>. Should you have questions on access to the

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Private PAIR system, contact the Electronic Business Center (EBC) at (866) 217-9197 (toll-free).

/Thu Thao Havan/
Primary Examiner, Art Unit 3695